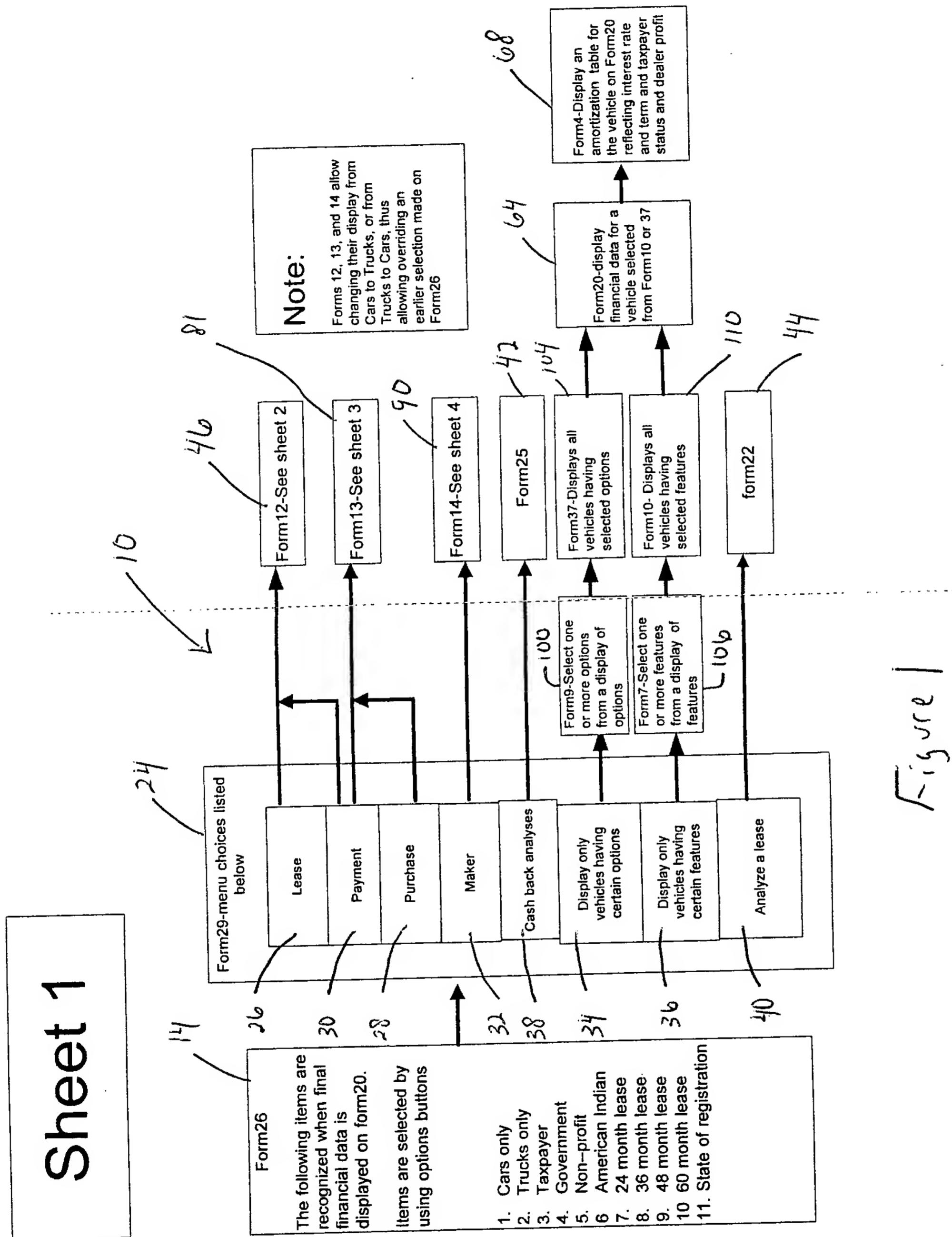


Sheet 1



26-Select State, Term, and Tax status

File Help Start over Messages

14
Settings shown are thus in effect when the program was last terminated. Most settings are always saved upon quitting the program. Change them to suit.

Click on any text colored Cyan (green) for directions.

Item	Selected
Taxpayer type:	Taxpayer
Registration State	Hawaii
Sales tax	0.04
Term	3 years
Vehicle choice	Cars only

Sales tax
adjust to
suit

0.04

18
Select a Vehicle class

Cars only Trucks only Cars and trucks

19
Select a Taxpayer type ?

Taxpayer Government Non profit Amer. Indian

20
Select a Term

2 years 3 years 4 years 5 years

21
Optional: Click for information

22
Next

3:14 PM

09/10/2003

Taxable 0.04 %

16

Alabama
Alaska
Arizona
Arkansas
California
Colorado
Connecticut
Delaware
Florida
Georgia
Hawaii
Idaho
Illinois
Indiana
Iowa
Kansas

Figure 2

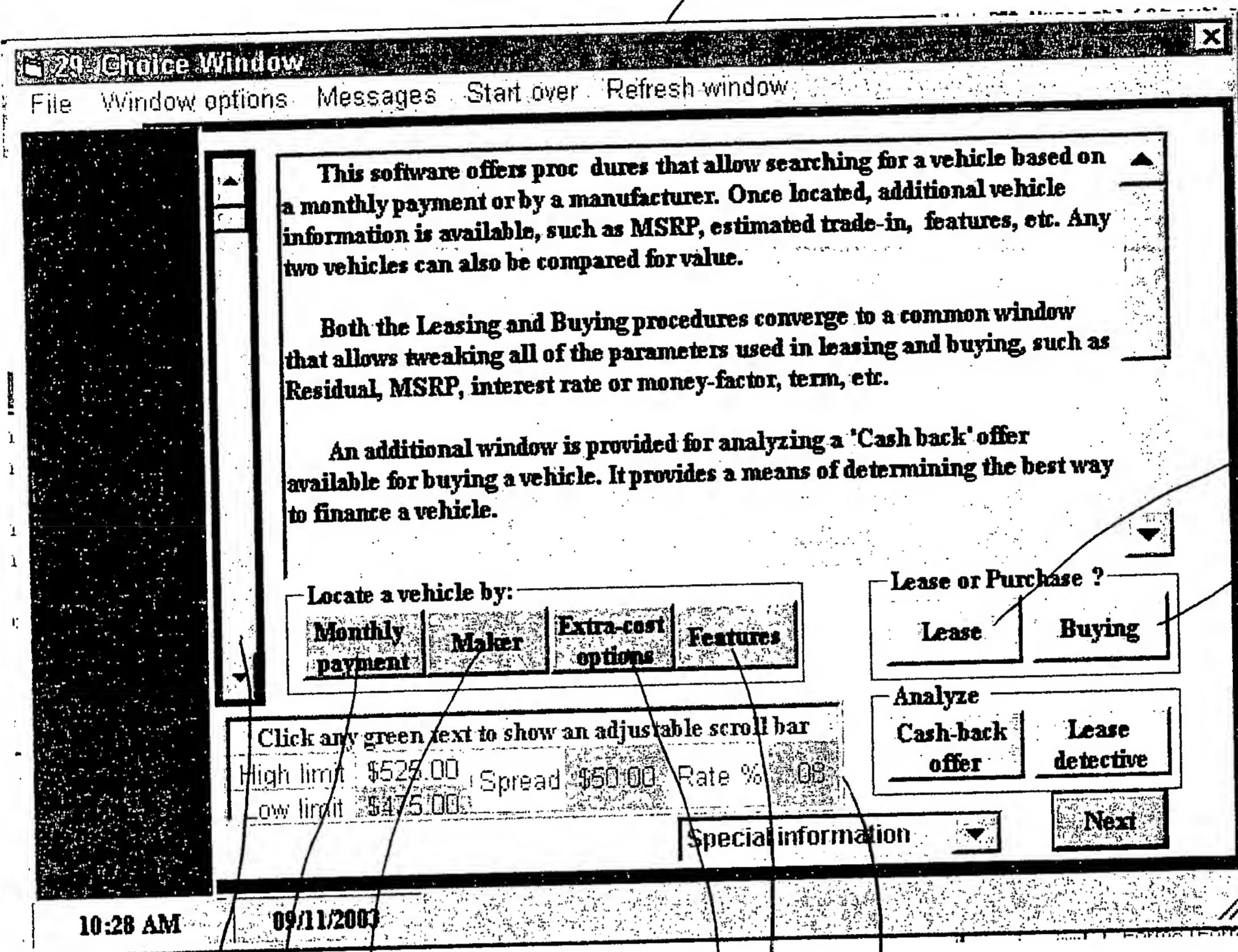


Fig. 3

34

36

43

45

30

32

26

28

Sheet 2

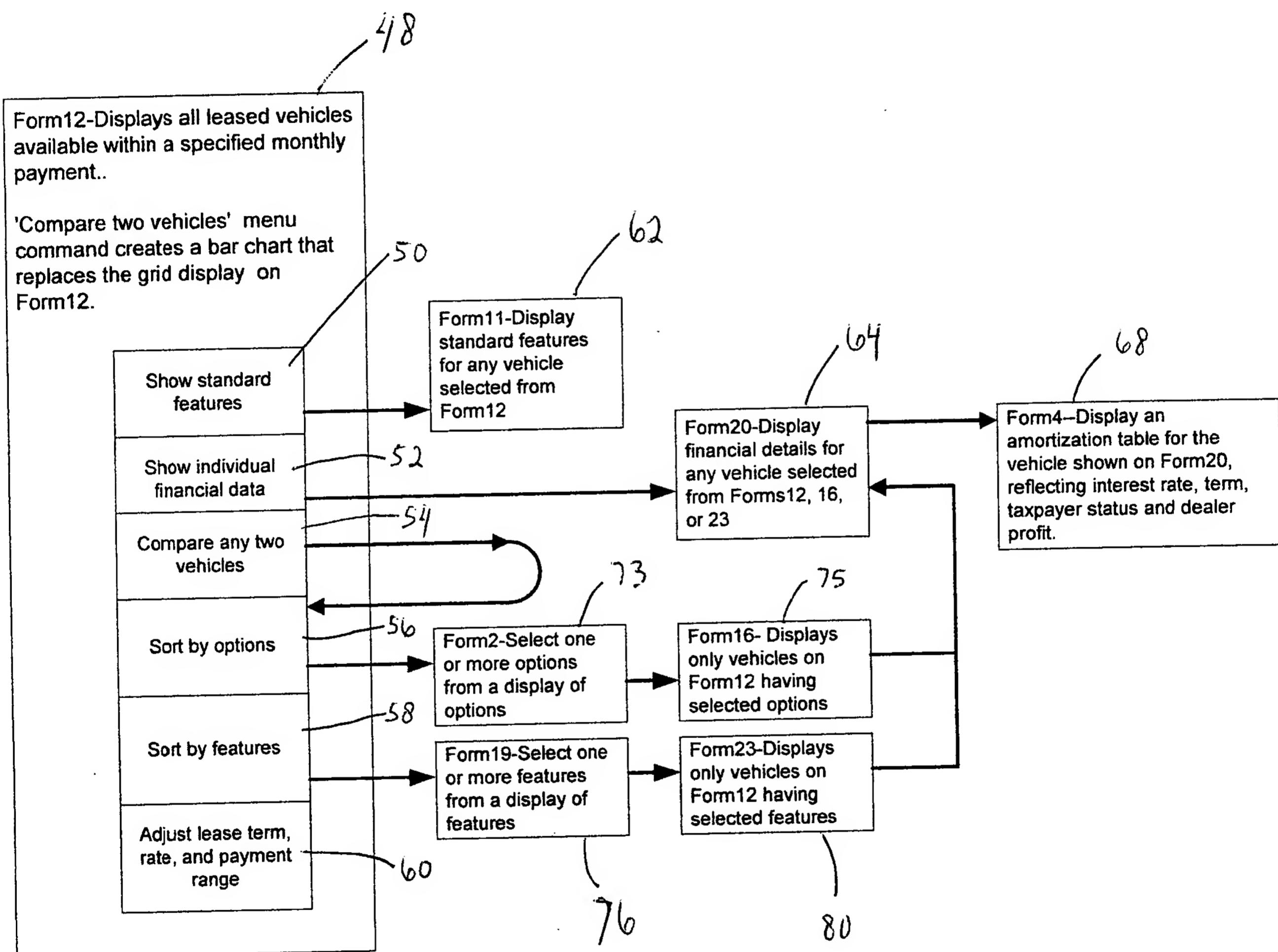


Fig. 4

51

48

Row	Lease	MSRP	Make	Model	Model No.
1	\$524.92	\$28,560.00	Volkswagen	Passat	3B64S9 Wgn
2	\$521.55	\$24,595.00	Volvo	S40	S40
3	\$521.34	\$27,875.00	Volkswagen	Passat	3B34S9 Sdn
4	\$520.11	\$21,695.00	Dodge	Intrepid	LHDH41
5	\$519.40	\$26,770.00	Subaru	Outback Awd	2B*
6	\$517.42	\$21,255.00	Mercury	Sable	M50
7	\$517.39	\$21,510.00	Ford	Taurus	P55
8	\$516.83	\$25,015.00	Ford	Mustang	P42
9	\$515.69	\$22,735.00	Mercury	Sable	M59
10	\$515.62	\$26,925.00	Volkswagen	Jetta	1J66U*
11	\$513.90	\$25,945.00	Toyota	Camry Solara	2752
12	\$512.80	\$26,520.00	Subaru	Outback Awd	2AG
13	\$510.42	\$21,740.00	Chevrolet	Impala	1WF19
14	\$508.74	\$25,170.00	Subaru	Legacy Awd	2A*

Click any green text to show an adjustable scroll bar

High limit \$525.00 Spread \$50.00 Rate % .08

Low limit \$475.00

3:21 PM 09/10/2003 State: Hawaii Term= 2 years Sales tax: 0.04 Choices: 48

— 53

Fig. 5

55

48

Row	Lease	MSRP	Make	Truck definition	Lease vs MSRP comparison	Bar graphs
1	\$557.80	\$28,625.00	Pontiac			
2	\$556.47	\$27,087.00	Nissan			
3	\$555.95	\$25,240.00	Chrysler			
4	\$554.22	\$23,000.00	Pontiac	Grand Prix	K69	
5	\$554.20	\$32,860.00	Honda	S2000	AP114	
6	\$553.86	\$28,145.00	Mercedes Benz	C Class	C230K	
7	\$552.89	\$27,760.00	Toyota	Avalon	353*	
8	\$552.77	\$27,638.00	Nissan	Maxima	8611	
9	\$552.56	\$23,380.00	Ford	Taurus	P56	
10	\$552.37	\$23,630.00	Ford	Taurus	P59	
11	\$547.99	\$24,494.00	Hyundai	Xg350	70442	
12	\$546.88	\$22,392.00	Buick	Century	S69	4d
13	\$543.95	\$24,680.00	Chevrolet	Monte Carlo	1WX27	
14	\$543.25	\$24,205.00	Chrysler	Sebring Convertible	JRCHE27	

Click any green text to show an adjustable scroll bar

High limit: \$559.00 Spread: \$50.00 Rate %: .08

Low limit: \$508.00

Show financial data

2:21 PM 09/11/2003 State: Hawaii Term: 2 years Sales tax: 0.04 Choices: 45

Fig. 5A

48

Row	Lease	MS	Sort and merge data	In descending order	1. No.
1	\$557.80	\$28,6	By Common options	Maxima	082*2
2	\$556.47	\$27,0	By Standard features	Sebring Convertible	JRCX27
3	\$555.95	\$25,240.00	Chrysler	Grand Prix	K69
4	\$554.22	\$23,000.00	Pontiac	S2000	API14
5	\$554.20	\$32,860.00	Honda	C Class	C230K
6	\$553.86	\$28,145.00	Mercedes Benz	Avalon	353*
7	\$552.89	\$27,760.00	Toyota	Maxima	8611
8	\$552.77	\$27,638.00	Nissan	Taurus	PS6
9	\$552.56	\$23,380.00	Ford	Taurus	PS9
10	\$552.37	\$23,630.00	Ford	Xg350	70442
11	\$547.99	\$24,494.00	Hyundai	Century	S69
12	\$546.88	\$22,392.00	Buick	Monte Carlo	1WX27
13	\$543.95	\$24,680.00	Chevrolet	Sebring Convertible	JRCHE27
14	\$543.25	\$24,205.00	Chrysler		

Click any green text to show an adjustable scroll bar

High limit: \$558.00 Spread: \$50.00 Rate %: .08

Low limit: \$508.00

Show financial data

2:16 PM 09/11/2003 State: Hawaii Term= 2 years Sales tax: 0.04 Choices: 45

Fig. 5B

62

11-Standard features												
Mercury												
SABLE												
M50												
4D SDN GS												
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1. tran</td></tr> <tr><td>2. pstr</td></tr> <tr><td>3. a/c</td></tr> <tr><td>4. cruis</td></tr> <tr><td>5. lthr</td></tr> <tr><td>6. mnrf</td></tr> <tr><td>7. plks</td></tr> <tr><td>8. pseat</td></tr> <tr><td>9. pwind</td></tr> <tr><td>10. stere</td></tr> <tr><td>11. casse</td></tr> </table>		1. tran	2. pstr	3. a/c	4. cruis	5. lthr	6. mnrf	7. plks	8. pseat	9. pwind	10. stere	11. casse
1. tran												
2. pstr												
3. a/c												
4. cruis												
5. lthr												
6. mnrf												
7. plks												
8. pseat												
9. pwind												
10. stere												
11. casse												
Exit												

48

Row	Lease	MSRP	Make	Model	Mod
1	\$524.92	\$28,560.00	Volkswagen	Passat	31
2	\$521.55	\$24,595.00	Volvo	S40	
3	\$521.34	\$27,075.00	Volkswagen	Passat	31
4	\$520.11	\$21,695.00	Dodge	Intrepid	LH
5	\$519.40	\$26,770.00	Subaru	Outback Awd	
6	\$518.16	\$21,255.00	Mercury	Sable	
7	\$517.39	\$21,510.00	Ford	Taurus	
8	\$516.83	\$25,015.00	Ford	Mustang	
9	\$515.69	\$22,735.00	Mercury	Sable	
10	\$515.62	\$26,925.00	Volkswagen	Jetta	1
11	\$513.90	\$25,945.00	Toyota	Camry Solara	
12	\$512.80	\$26,520.00	Subaru	Outback Awd	
13	\$510.42	\$21,740.00	Chevrolet	Impala	1
14	\$508.74	\$25,170.00	Subaru	Legacy Awd	

Click any green text to show an adjustable scroll bar

High limit: \$525.00 Spread: \$50.00 Rate %: .98

Low limit: \$475.00

Show fin

3:27 PM 09/10/2003 State: Hawaii Term=2 years Sales tax: 0.04

Fig. 6

64

20-Leasing a vehicle		
File Window options Start over Messages Help		
Items	\$0.00	▲
Trade-in	\$0.00	
Down payment	\$0.00	
Dealer Rebate	\$0.00	
Factory incentive	\$0.00	
Hold back	\$0.00	
Title Fee	\$0.00	
Registration Fee	\$0.00	
User tax	\$0.00	
Personal prop. tax	\$0.00	
Acquisition fee	\$0.00	
Vehicle lease	\$495.30	
Option leases	\$12.91	
Total lease	\$508.21	
Sales tax	\$22.79	
Luxury tax	None	
Total cash down	\$531.00	
Vehicle residual:	\$5,975.00	
Option residual:	\$150.00	
Total residual:	\$6,125.00	
Interest rate:	0.08	
Vehicle MSRP:	\$20,510.00	
Option MSRP's:	\$530.00	
Total MSRP:	\$21,040.00	
Selling price:	\$21,040.00	
Dealer cost:	\$19,271.00	
Sales tax rate %:	0.04	
Pers. prop. rate %:	\$0.00	
User tax rate %:	\$0.00	
Choose a rate method		
<input checked="" type="radio"/> Percent <input type="radio"/> Money factor		
When is the sales tax paid?		
<input checked="" type="radio"/> Monthly <input type="radio"/> Up front		
<input type="button" value="<< Pick a different vehicle"/>		<input type="button" value="show picture"/>
<input type="button" value="Show payment vs dealer profit"/>		
Ford	Taurus	PS5 4d Sdn SES
36 months	Taxable	Hawaii

72

Fig. 7

66

Leasing a vehicle

File Window options Start over

Items	\$0.00
Trade-in	\$0.00
Down payment	\$0.00
Dealer Rebate	\$0.00
Factory incentive	\$0.00
Holdback	\$0.00
Title Fee	\$0.00
Registration Fee	\$0.00
User tax	\$0.00
Personal prop. tax	\$0.00
Acquisition fee	\$0.00
Vehicle lease	\$519.40
Option leases	\$0.00
Total lease	\$519.40
Sales tax	\$29.74
Luxury tax	None
Total cash down	\$549.14

[Pick a different vehicle](#)

Windows Help

File Edit Bookmark Options Help

Contents Index Back Print < >

Holdback

A manufacturer offering holdback programs to a Dealer (not all do) supposedly offers to compensate the Dealer for any interest the Dealer must pay for the first 90 days on the assumption that the Dealer pays for the car by borrowing from its manufacturer's finance arm.

Holdbacks vary from Manufacturer to manufacturer, and model to model. The 3% figure above may apply to most American made cars such as GM, Ford, and Chrysler, but not necessarily. It may also be zero.

The word "holdback" is a misnomer. It is really another way of handling interest due in the

Subaru Outback Awd 2b*5d Wgn Limited 36 months Taxable Hawaii

Fig. 7A

68

Row No.	Lease Payment	Offering Price	Dealer Profit	Percent Profit
1	\$445.00	\$18,904.50	\$105.50	.56 %
2	\$450.00	\$19,064.00	\$265.00	1.41 %
3	\$455.00	\$19,224.00	\$425.00	2.26 %
4	\$460.00	\$19,383.50	\$584.50	3.11 %
5	\$465.00	\$19,543.00	\$744.00	3.96 %
6	\$470.00	\$19,702.50	\$903.50	4.81 %
7	\$475.00	\$19,862.00	\$1,063.00	5.65 %
8	\$480.00	\$20,021.50	\$1,222.50	6.50 %
9	\$485.00	\$20,181.50	\$1,382.50	7.35 %
10	\$490.00	\$20,340.50	\$1,541.50	8.20 %
11	\$495.00	\$20,500.00	\$1,701.00	9.05 %
12	\$495.30	\$20,510.00	\$1,711.00	9.10 %

Use the top menu "Window options" for details on this display

[Go back](#)

Ford Taurus P55 4d Sdn SES

Fig. 8

70

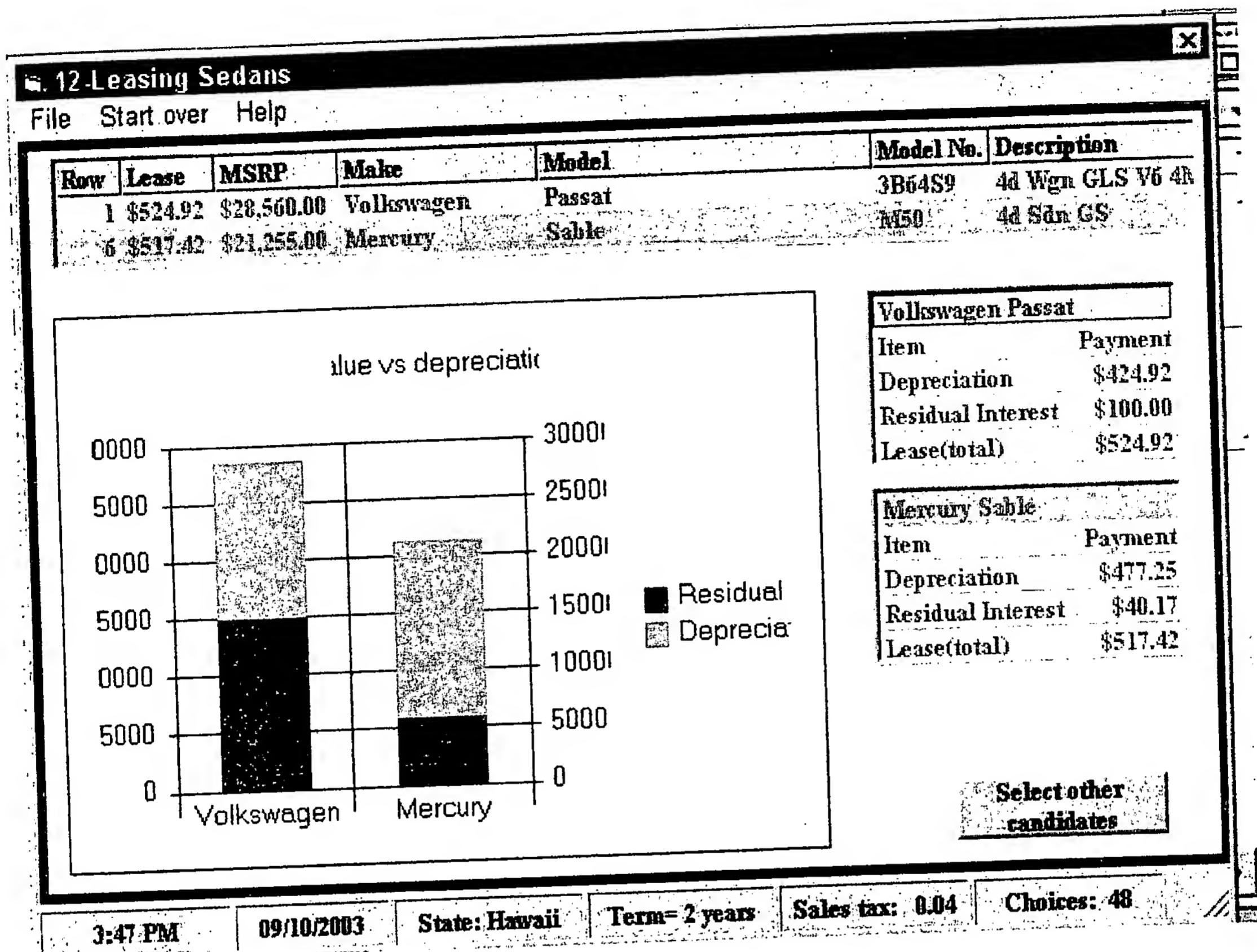
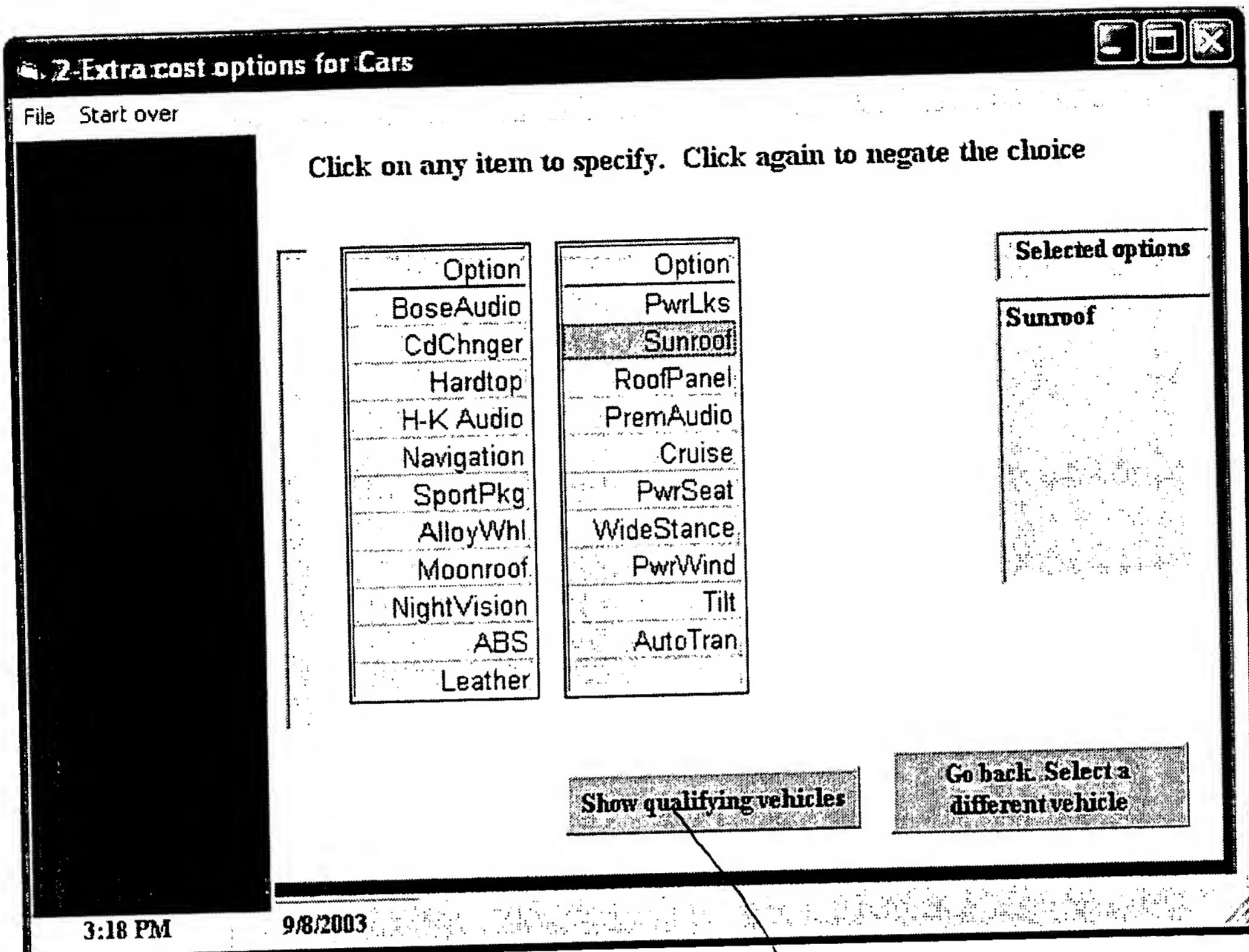


Fig. 9



75

16-Vehicles having specified options within a monthly payment range			
File	Window options	Sort data	Start over
Show standard features			Model
Show individual financial data			Model No.
1		ake	S40
2	\$519.40	\$26,770.00	SUBARU
3	\$517.42	\$21,255.00	MERCURY
4	\$517.39	\$21,510.00	FORD
5	\$516.83	\$25,015.00	MERCURY
6	\$515.69	\$22,735.00	SUBARU
7	\$512.80	\$26,520.00	CHEVROLET
8	\$510.42	\$21,740.00	SUBARU
9	\$508.74	\$25,170.00	MAZDA
10	\$504.44	\$24,600.00	TOYOTA
11	\$503.02	\$24,850.00	DODGE
12	\$502.46	\$20,640.00	SUBARU
13	\$502.43	\$25,520.00	MERCURY
14	\$502.00	\$21,570.00	MERCURY
Options selected >>			2A*
Sort by other options			M50
9:10 AM 09/11/2003			P55
CdChnger			P42
Show individual financial data.			M59 4d V
2AG			IWF19
Impala			2A* 4d
Legacy Awd			MIAL*
Miata			2548
Camry			JRDH41
Stratus			2J*
Impreza Awd			M55 4d
Sable			S

Fig. 11

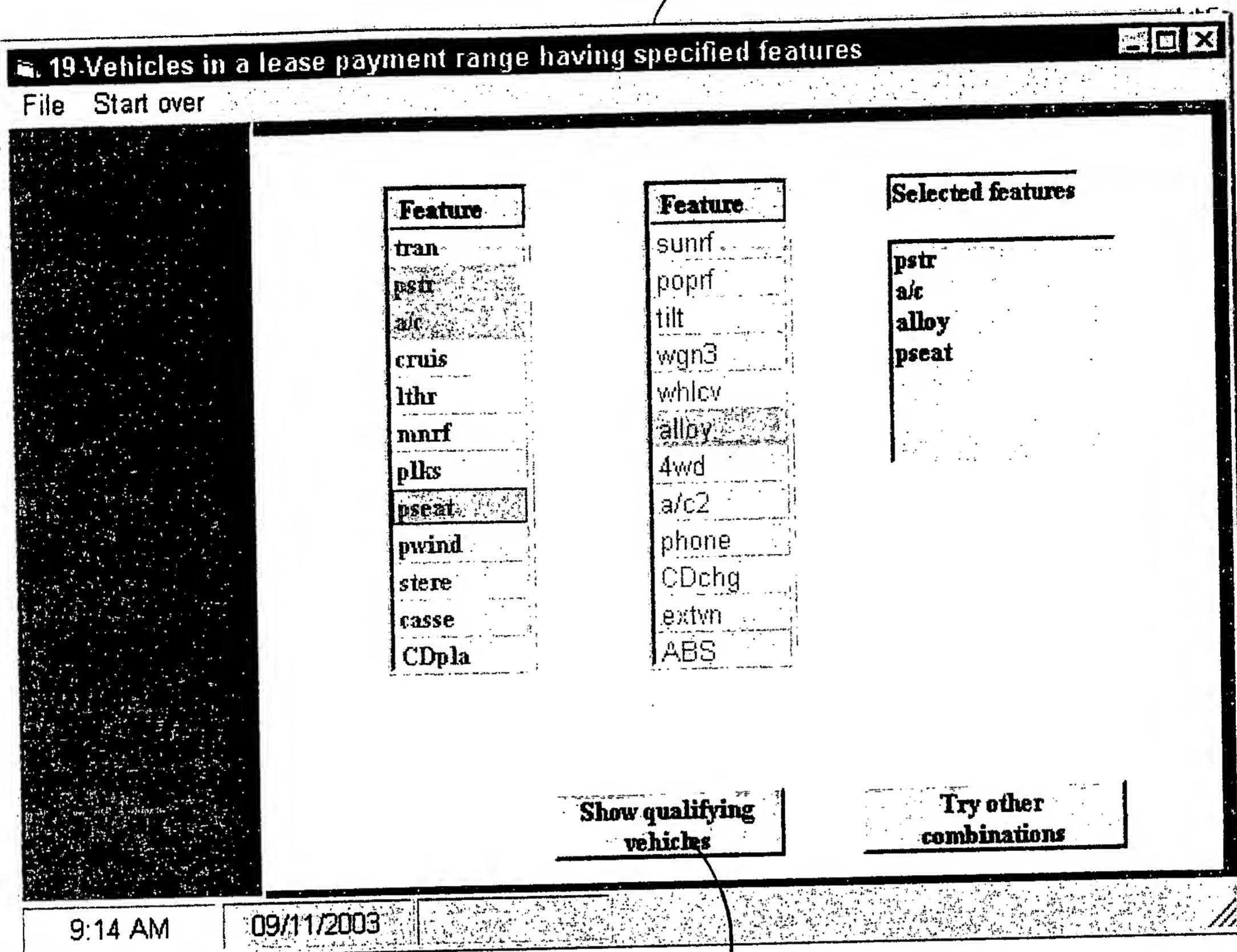


Fig. 12 78

23-Leased Cars having stipulated features

File Window options Sort data Start over

Show standard features

Show individual financial data

Row	Make	Model	Model N.
1	Volvo	Passat	3B64S9 Wgn
2	Volkswagen	S40	S40
3	Dodge	Passat	3B34S9 Sdn
4	Subaru	Intrepid	LHDH41
5	Mercury	Outback Awd	2B*
6	Ford	Sable	M50
7	Mercury	Taurus	P55
8	Volkswagen	Mustang	P42
9	Toyota	Sable	M59 4d V
10	Subaru	Jetta	1J66U*
11	Chevrolet	Camry Solara	2752
12	Subaru	Outback Awd	2AG
13		Impala	1WF19
14		Legacy Awd	2A* 4d

Sort by other options

pstr

Options selected >>

a/c

Show individual financial data

9:41 AM

09/11/2003

80

Fig. 13

Sheet 3

1. All brown arrows require a toolbar menu command.
2. All red arrows require a command button action.

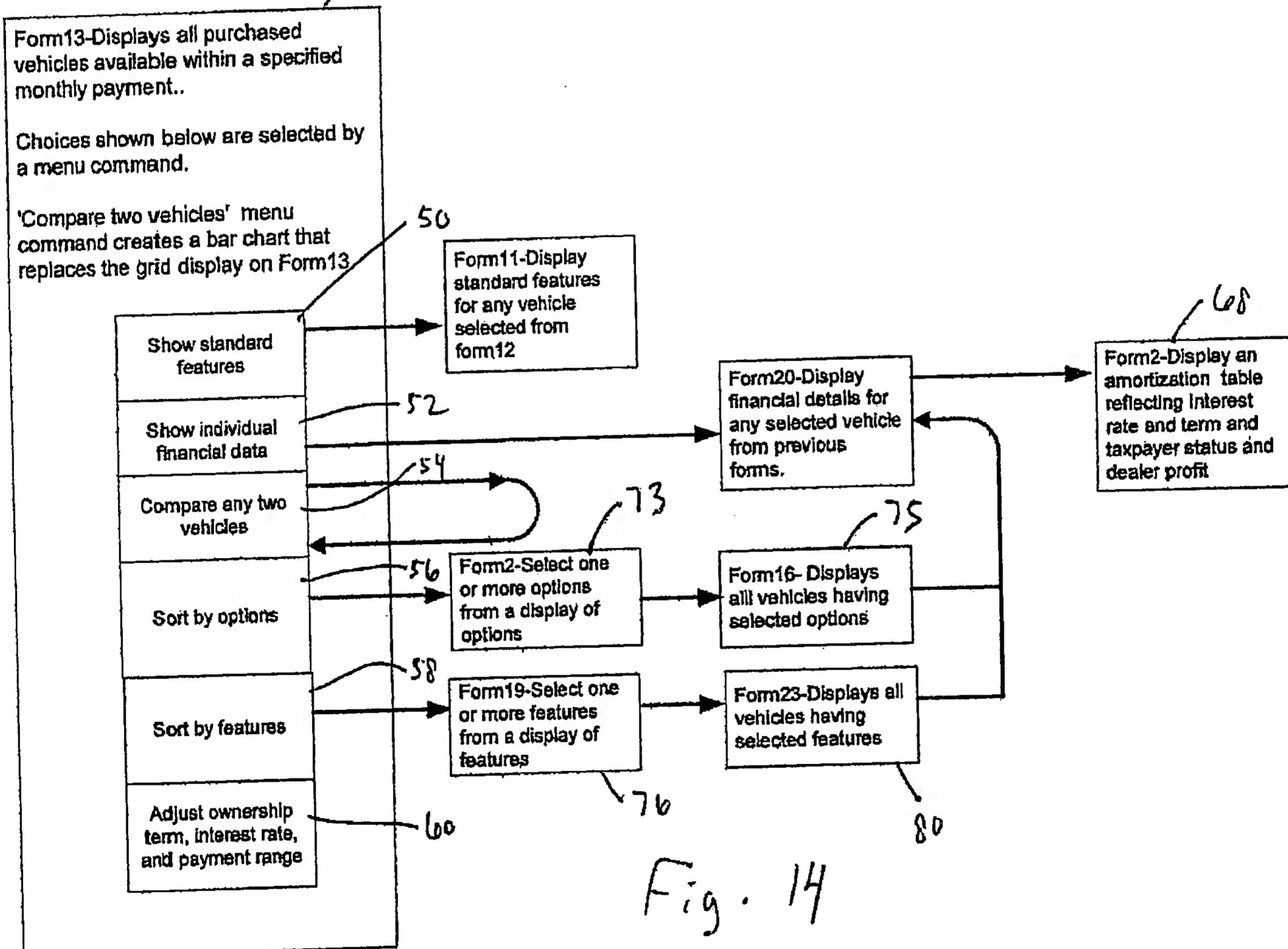


Fig. 14

82

Row	Payment	Ratio	MSRP	Make	Model	Model No.	Description
1	\$519.56	.290	\$16,580.00	Chevrolet	Cavalier	1JF69	4d Sdn LS
2	\$518.68	.356	\$16,552.00	Mitsubishi	Lancer	LN41-R	4d Sdn OZ
3	\$515.48	.511	\$16,450.00	Volkswagen	New Beetle	1C13H*	2d Cpe GL
4	\$515.33	.287	\$16,445.00	Dodge	Neon	PLDP41	4d Sdn SXI
5	\$515.33	.287	\$16,445.00	Dodge	Neon	PLDP41	4d Sdn ES
6	\$510.78	.296	\$16,300.00	Chevrolet	Cavalier	1JS37	2d Cpe LS
7	\$510.31	.433	\$16,285.00	Honda	Accord	CF8*4	4d Sdn DX
8	\$509.03	.306	\$16,244.00	Kia	Optima	5+22	4d Sdn LX
9	\$508.28	.348	\$16,220.00	Ford	Focus	P34	4d Sdn SE
10	\$504.89	.282	\$16,112.00	Mitsubishi	Mirage	MG21-G	2d Cpe LS
11	\$499.03	.515	\$15,925.00	Volkswagen	Golf	9B1DH*	4d Sdn GL
12	\$498.72	.281	\$15,915.00	Dodge	Neon	PLDH41	4d Sdn SE
13	\$497.31	.490	\$15,870.00	Honda	Civic	ES1*6	4d Sdn LX
14	\$492.76	.506	\$15,725.00	Volkswagen	Golf	9B14H*	3d Hb GL

Click any green text to show an adjustable scroll bar

High limit: \$525.00 Spread: \$50.00 Rate %: .08

Low limit: \$475.00

Next

09/10/2003 4:02 PM State= Hawaii Term= 2 years Choices: 28 Sales tax: 0.04

Fig. 15

82

Row	Payment	Ratio	MSRP	Make	Model	Model No.	Descr
1	\$519.56	.290	\$16,580.00	Chevrolet	Cavalier	1JF69	4d Sd
2	\$518.68	.356	\$16,552.00	Mitsubishi	Lancer	LN41-R	4d Sd
3	\$515.48	.511	\$16,450.00	Volkswagen	New Beetle	1C13H*	2d Cp
4	\$515.33	.287	\$16,445.00	Dodge	Neon	PLDP41	4d Sd
5	\$515.33	.287	\$16,445.00	Dodge	Neon	PLDP41	4d Sd
6	\$510.78	.296	\$16,300.00	Chevrolet	Cavalier	1JS37	2d Cp
7	\$510.31	.433	\$16,285.00	Honda	Accord	CF8*4	4d Sd
8	\$509.03	.306	\$16,244.00	Kia	Optima	5*22	4d Sd
9	\$508.28	.348	\$16,220.00	Ford	Focus	P34	4d Sd
10	\$504.89	.282	\$16,112.00	Mitsubishi	Mirage	MG21-G	2d Cp
11	\$499.03	.515	\$15,925.00	Volkswagen	Golf	9B1DH*	4d Sd
12	\$498.72	.281	\$15,915.00	Dodge	Neon	PLDH41	4d Sd
13	\$497.31	.490	\$15,870.00	Honda	Civic	ES1*6	4d Sd
14	\$492.76	.506	\$15,725.00	Volkswagen	Golf	9B14H*	3d Hd

Click any green text to show an adjustable scroll bar

Display values reflecting the monthly payment

High limit: \$347.00 Spread: \$50.00 Rate %: .03

Low limit: \$297.00

09/10/2003 4:05 PM State: Hawaii Term: 2 years Choices: 28 Sales tax: 0.04

84

Fig. 16

13-Buying Sedans

File Start over Help

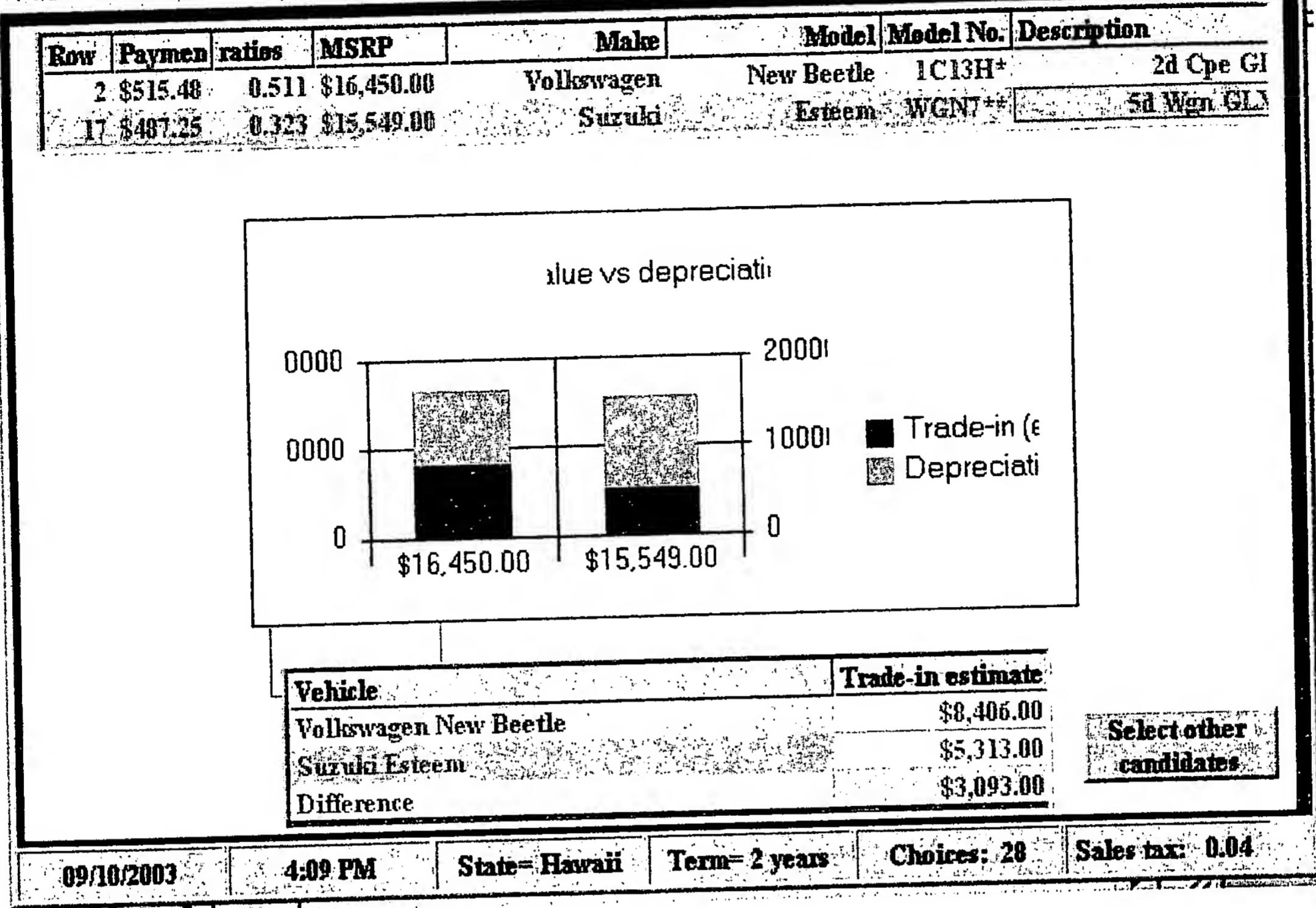


Fig. 17

Sheet 4

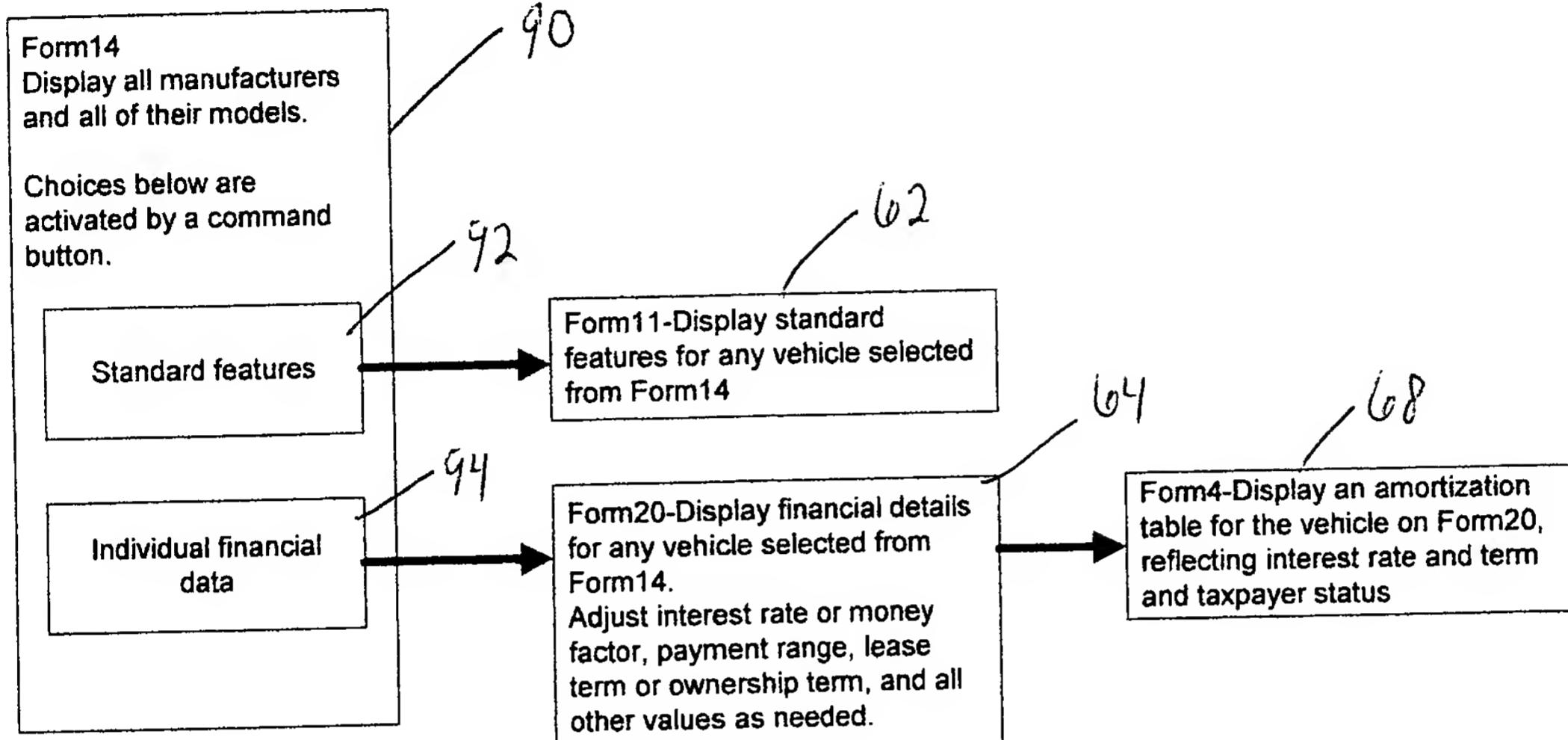


Fig. 18

14. Find a specific Truck to buy

File Window options Start over Messages Help

90

Manufacturer	Models	Model No.
Acura	DURANGO 2WD	ANSE61 Reg Cab
Bmw	DURANGO 4WD	ANSE61 Reg Cab SXT
Buick	RAM WAGON	ANSM61 Reg Cab Sport
Cadillac	RAM VAN	ANSH61 Reg Cab SLT
Chevrolet	DAKOTA PICKUP 2WD	ANSE31 Club Cab
Chevrolet Trucks	DAKOTA PICKUP 4WD	ANSE31 Club Cab SXT
Ford Trucks	RAM 1500 SERIES PICKUP	ANSM31 Club Cab Sport
Chrysler	RAM 2500 SERIES PICKUP	ANSH31 Club Cab SLT
Dodge	RAM 3500 SERIES PICKUP	ANSM84 Quad Cab Sport
Dodge Trucks	RAM 1500 SERIES PICKUP	ANSH84 Quad Cab SLT
Ford	RAM 2500 SERIES PICKUP	
Gmc Trucks	RAM 3500 SERIES PICKUP	
Honda		
Hyundai		
Infiniti		
Isuzu		
Jeep		
Kia		

Left click on any Model to see all Model numbers

09/10/2003 4:12 PM Sales tax: 0.04 State: Hawaii

Fig. 19

25 Evaluate a discount

File Window options Start over Messages Help

changed, will automatically change the value in that row. The orange color in row 1 indicates it is ready to be changed by the scroll bar. Each number may be increased or decreased at any time.

Jumping back and forth to

Adjust cash back to equal % rate

Restore original Cash back amount

Show amortization

Clear the Grid

Item	Amount	Payment
Selling price	\$39,905.09	
Cash back	\$2,500.00	
Trade-in	\$0.00	
Down payment	\$0.00	Monthly
Dealer loan amount	\$39,904.48	payment
Outside loan less cash back	\$37,404.48	is shown
Term of loan in months	36	below
Factory interest rate quoted	.019 %	\$1,041.55
Outside interest rate needed	0.00186 %	\$1,042.00

No.	Start	Interest	New	Principal	Balance
	balance	due	balance	payment	due
1	\$37,404.48	\$5.81	\$37,410.29	\$1,036.19	\$36,368.2
2	\$36,368.29	\$5.65	\$36,373.94	\$1,036.35	\$35,331.9
3	\$35,331.94	\$5.49	\$35,337.43	\$1,036.51	\$34,295.4
4	\$34,295.43	\$5.33	\$34,300.76	\$1,036.67	\$33,258.7
5	\$33,258.76	\$5.17	\$33,263.93	\$1,036.83	\$32,221.9
6	\$32,221.93	\$5.01	\$32,226.94	\$1,036.99	\$31,184.9

09/10/2003 4:30 PM

Fig. 20

9-All Cars having selected options

File Start over

Click on any item to specify. Click again to negate the choice

Option

BoseAudio
CdChnger
Hardtop
H-K Audio
Navigation
SportPkg
AlloyWhl
Moonroof
NightVision
ABS
Leather

Option

PwrLks
Sunroof
RoofPanel
PremAudio
Cruise
PwrSeat
WideStance
PwrWind
Tilt
AutoTran
0

Selected options

Hardtop
H-K Audio
Navigation

Show qualified vehicles

Fig. 21

102

37-Cars having extra-cost specified options

File Window options Sort data Start over Help

Row	Maker	Model	Model #	Description
1			8E252*	4d Sdn 1.8T
2			8E252*	4d Sdn 1.8T quattro
3			8E25F*	4d Sdn 3.0L
4	Audi	A4	8E55*	4d Sdn 3.0L quattro
5			8E55F*	5d Avant 1.8T quattro
6			8E55F*	5d Avant 3.0L quattro
7			8D257*	4d Sdn S4
8			8D55	5d Avant S4
9			225	2d Conv Z3 2.5L
10			229	2d Cpe Z3 3.0L
11	Bmw	Z3	228	2d Conv Z3 3.0L
12			226	2d Cpe M Z3 3.2L
13			224	2d Conv M Z3 3.2L
14	Buick	Park Avenue	W69	4d Sdn

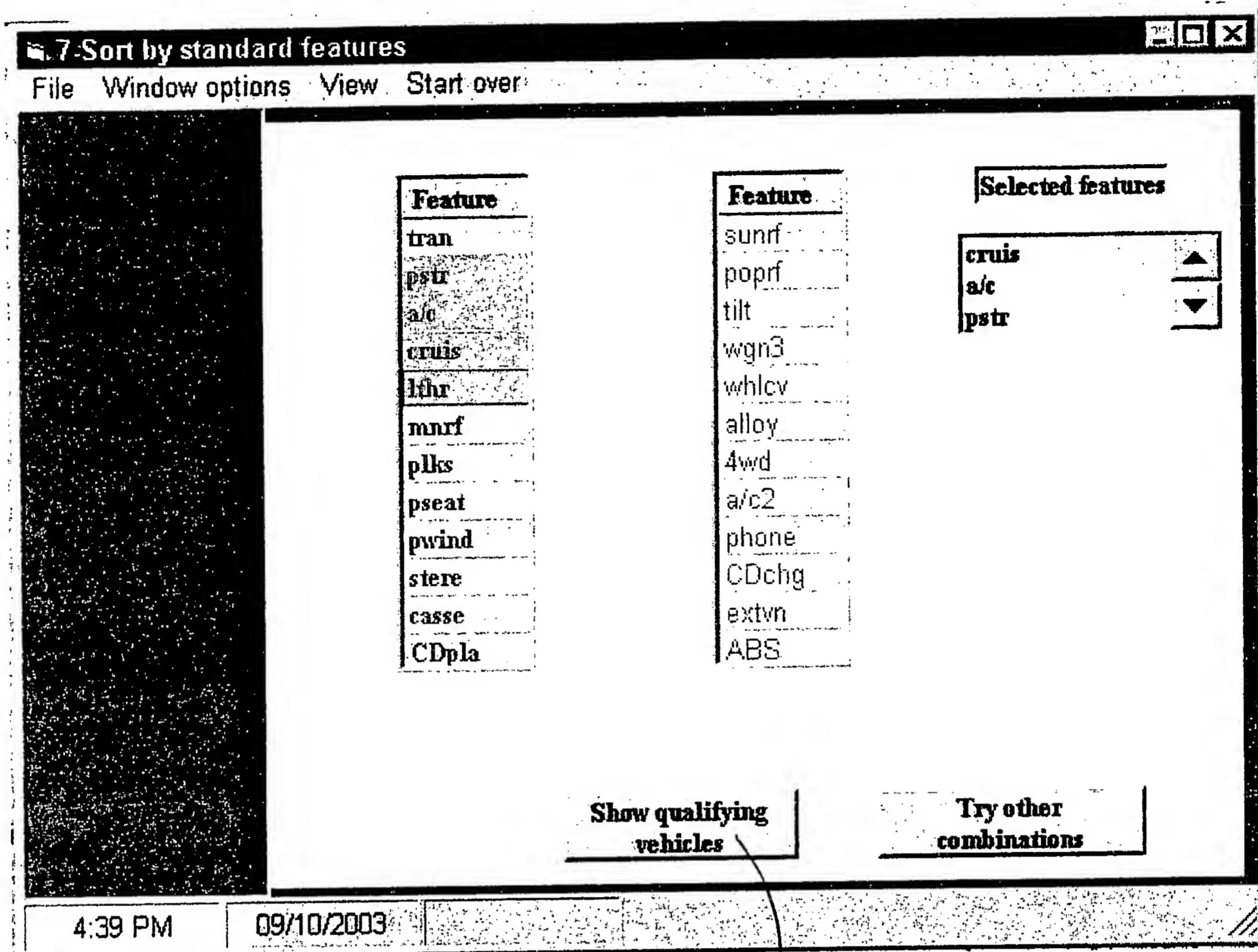
Try specifying other features

CdChnger

BoseAudio

4:37 PM 09/10/2003 Number of choices: 167

Fig. 22



110

Row	MSRP	Maker	Model	Model no.	Description
1	\$21,350.00	Acura	RSX	DC5*82	3d Cpe
2	\$22,350.00			DC5*82	3d Cpe w/ Lthr
3	\$23,670.00		CL	DC5302	3d Cpe Type S
4	\$28,530.00			YA424	2d Cpe 3.2L
5	\$30,530.00		TL	YA425	2d Cpe Navigation
6	\$30,880.00			YA426	2d Cpe Type S
7	\$32,880.00		RL	YA427	2d Cpe Type S Navigation
8	\$29,380.00			UA566	4d Sdn
9	\$31,380.00		NSX	UA567	4d Sdn Navigation
10	\$31,730.00			UA568	4d Sdn Type S
11	\$33,730.00		A4	UA569	4d Sdn Type S Navigation
12	\$43,650.00			KA965	4d Sdn
13	\$45,650.00		A4	KA966	4d Sdn Navigation
14	\$89,765.00			NA**6	2d Cpe Targa
15	\$28,495.00		A4	8E252*	4d Sdn 1.8T
16	\$31,420.00	Audi		8E252*	4d Sdn 1.8T quattro
17	\$34,385.00			8E25F*	4d Sdn 3.0L

Try other combinations

a/c
cruis
pstr

5:06 PM 09/10/2003 Number of choices: 451

Fig. 24

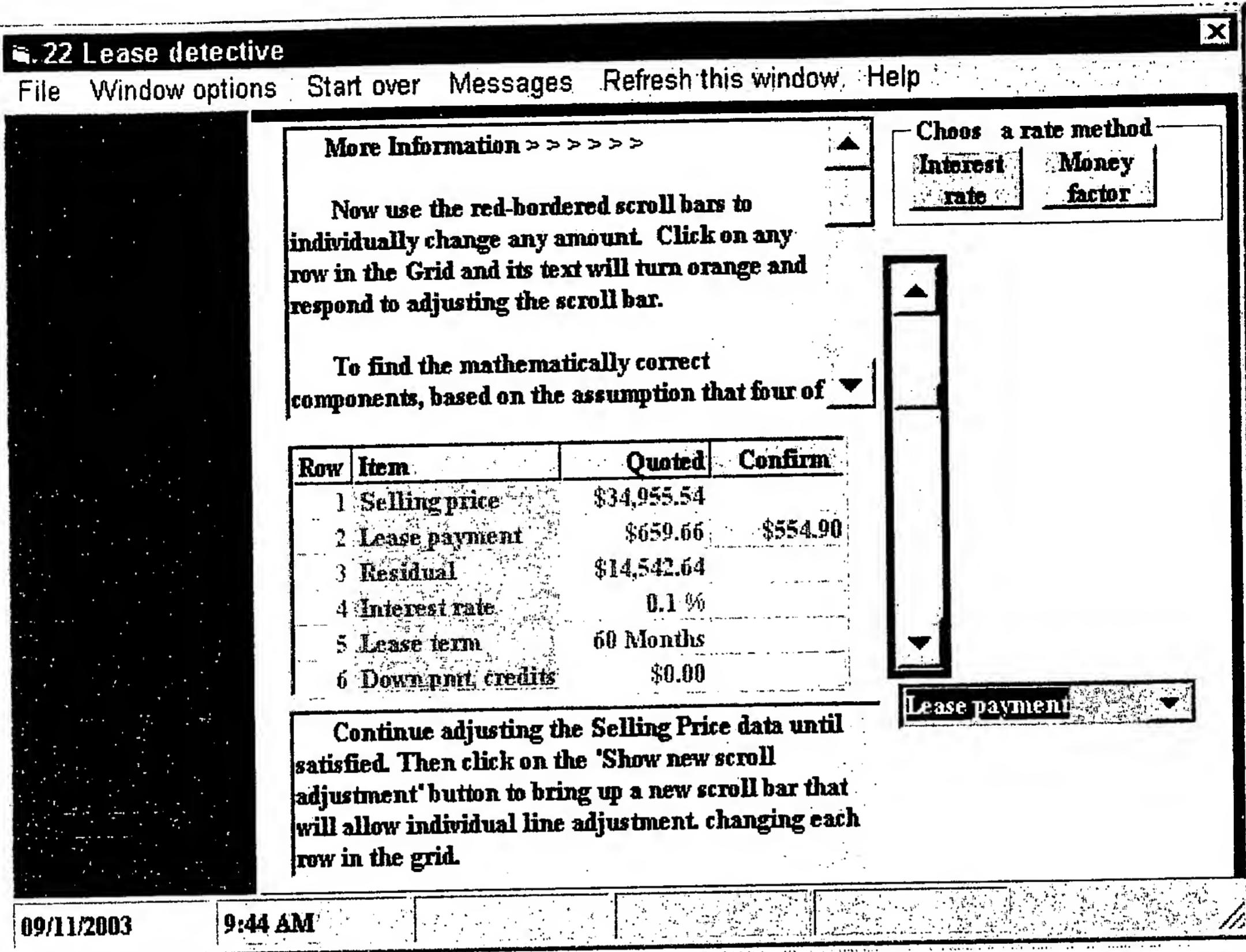


Fig. 25